

**USAA  
PO BOX 33490  
San Antonio, TX 78265  
800-531-8722  
800-531-8722  
800-531-8669 Fax  
11/28/2017**

Insured: JUHNKE COLBY, FRED  
Property: 5775 Yum Yum Rd  
Somerville, TN 38068  
Home: 5775 YUM YUM RD  
SOMERVILLE, TN 38068

Home: (901) 574-4239  
E-mail: 215COLBY@GMAIL.COM

Claim Rep.: Perry D. Lust, AIC, AIS

Business: (901) 277-6447

Estimator: Perry D. Lust, AIC, AIS

Business: (901) 277-6447

**Member Number:** 003501559

**Policy Number:** 003501559/90A

**L/R Number:** 001

**Type of Loss: FIRE-OTHER**

### **Cause of Loss: Other**

<b>Coverage</b>	<b>Deductible</b>	<b>Policy Limit</b>
Dwelling	\$0.00	\$161,000.00
Contents	\$0.00	\$80,500.00
Other Structures	\$632.17	\$16,100.00
Loss of Use	\$0.00	\$0.00
Excess Debris Removal	\$367.83	\$805.00

Date Contacted: 10/25/2017 3:10 PM

Date Received: 10/24/2017

Date Inspected: 11/16/2017

Date Entered: 11/28/2017 5:01 AM

Date Est. Completed: 11/28/2017 6:16 AM

Price List: TNME8X\_OCT17  
Restoration/Service/Remote

## Summary for Other Structures

Line Item Total	13,511.57
Material Sales Tax	431.84
<b>Subtotal</b>	<b>13,943.41</b>
Overhead	1,394.38
<b>Profit</b>	<b>1,394.38</b>
<b>Replacement Cost Value</b>	<b>\$16,732.17</b>
Less Depreciation	(2,174.17)
<b>Actual Cash Value</b>	<b>\$14,558.00</b>
Less Deductible	(632.17)
<b>Net Claim</b>	<b>\$13,925.83</b>

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Total Recoverable Depreciation	2,174.17
<b>Net Claim if Depreciation is Recovered</b>	<b>\$16,100.00</b>

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Perry D. Lust, AIC, AIS

"IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES AND DENIAL OF INSURANCE BENEFITS." TN CODE §56-53-111

Please contact our adjuster if you believe a supplement to this estimate is needed. Before we will consider a supplement to this estimate, we must have the opportunity to re-inspect the damages prior to the supplemental work being done.

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Insured:	JUHNKE COLBY, FRED	Home:	(901) 574-4239
Property:	5775 Yum Yum Rd Somerville, TN 38068	E-mail:	215COLBY@GMAIL.COM
Home:	5775 YUM YUM RD SOMERVILLE, TN 38068		

Claim Rep.:	Perry D. Lust, AIC, AIS	Business:	(901) 277-6447
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Estimator:	Perry D. Lust, AIC, AIS	Business:	(901) 277-6447
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<b>Member Number:</b> 003501559	<b>Policy Number:</b> 003501559/90A	<b>L/R Number:</b> 001
<b>Type of Loss:</b> FIRE-OTHER	<b>Cause of Loss:</b> Other	

<b>Coverage</b>	<b>Deductible</b>	<b>Policy Limit</b>
Dwelling	\$0.00	\$161,000.00
Contents	\$0.00	\$80,500.00
Other Structures	\$632.17	\$16,100.00
Loss of Use	\$0.00	\$0.00
Excess Debris Removal	\$367.83	\$805.00

Date Contacted: 10/25/2017 3:10 PM

Date Received: 10/24/2017

Date of Loss: 10/19/2017

Date Entered: 11/28/2017 5:01 AM

Date Inspected: 11/16/2017 10:00 AM

Date Est. Completed: 11/28/2017 6:16 AM

Price List:	TNME8X_OCT17
	Restoration/Service/Remodel

**Summary for Excess Debris Removal**

Line Item Total	962.00
Overhead	96.20
Profit	96.20
<b>Replacement Cost Value</b>	<b>\$1,154.40</b>
Less Deductible	(367.83)
<b>Net Claim</b>	<b>\$786.57</b>

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Perry D. Lust, AIC, AIS

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"IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES AND DENIAL OF INSURANCE BENEFITS." TN CODE §56-53-111

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**Recap of Taxes, Overhead and Profit**

Overhead (10%)	Profit (10%)	Material Sales Tax (9.25%)	P Ppty Material Tax (9.25%)	P Ppty Cleaning Tax (9.25%)	Storage Rental Tax (9.25%)	Food Tax (7.25%)
<b>Line Items</b>						
1,490.58	1,490.58	431.84	0.00	0.00	0.00	0.00
<b>Total</b>						
<b>1,490.58</b>	<b>1,490.58</b>	<b>431.84</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

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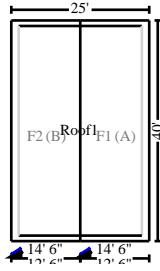
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**JUHNKE\_COLBY\_FRED****Roof****Main Level****Main Level**

CAT	SEL	DESCRIPTION	QTY	UNIT PRICE	RCV	DEPREC.	ACV
	CALC						
1. FRM	2X10X20	2" x 10" x 20' #2 & better Fir / Larch (material only)	2	2.00 EA	24.22	48.44	(0.00) 48.44
2. FRM	RF10LFL	R&R Rafters - 2x10 - Labor only - (using rafter length)	40	40.00 LF	3.02	120.80	(0.00) 120.80
3. FRM	RFA4L	R&R Additional labor - 2x4-2x6 - 5/12 to 9/12 slope	549.91	549.91 LF	0.67	368.44	(0.00) 368.44
4. FRM	2X4X16	2" x 4" x 16' #2 & better Fir / Larch (material only)	38	38.00 EA	7.44	282.72	(0.00) 282.72
5. FRM	RF4LFL	R&R Rafters - 2x4 - Labor only - (using rafter length)	549.91	549.91 LF	1.98	1,088.82	(0.00) 1,088.82
<b>Total: Main Level</b>					<b>1,909.22</b>	<b>0.00</b>	<b>1,909.22</b>

**Roof1**
 1157.70 Surface Area  
 137.89 Total Perimeter Length

 11.58 Number of Squares  
 40.00 Total Ridge Length

CAT	SEL	DESCRIPTION	QTY	UNIT PRICE	RCV	DEPREC.	ACV
	CALC						
6. DMO	DUMP	Dumpster load - Approx. 20 yards, 4 tons of debris	2	2.00 EA	481.00	962.00	(0.00) 962.00
7. RFG	MTL	R&R Metal roofing	SF	1,157.70 SF	4.38	5,070.73	(1,361.76) 3,708.97
8. RFG	STEEP	Remove Additional charge for steep roof - 7/12 to 9/12 slope	SQ	11.58 SQ	10.34	119.74	(0.00) 119.74
9. RFG	STEEP	Additional charge for steep roof - 7/12 to 9/12 slope	SQ	11.58 SQ	27.74	321.23	(0.00) 321.23
10. FRM	6X6	R&R 6" x 6" square wood post (3 BF per LF)	180	180.00 LF	9.63	1,733.40	(206.98) 1,526.42
exterior supports							
11. FRM	6X6	R&R 6" x 6" square wood post (3 BF per LF)	90	90.00 LF	9.63	866.70	(103.49) 763.21
center ridge supports							

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## CONTINUED - Roof1

CAT	SEL	DESCRIPTION			RCV	DEPREC.	ACV
	CALC	QTY	UNIT PRICE				
12. RFG	MTLPT+ 40	R&R Pitch transition flashing for metal roofing - 26 gauge 40.00 LF	7.12	284.80	(75.33)	209.47	
<b>Totals: Roof1</b>				<b>9,358.60</b>	<b>1,747.56</b>	<b>7,611.04</b>	
<b>Total: Main Level</b>				<b>11,267.82</b>	<b>1,747.56</b>	<b>9,520.26</b>	
<b>Total: Roof</b>				<b>11,267.82</b>	<b>1,747.56</b>	<b>9,520.26</b>	

## SKETCH2

## Main Level

## Main Level

CAT	SEL	DESCRIPTION			RCV	DEPREC.	ACV
	CALC	QTY	UNIT PRICE				
13. FRM	2X4X14 6	2" x 4" x 14' #2 & better Fir / Larch (material only) 6.00 EA	6.61	39.66	(0.00)	39.66	
14. FRM	2X4X12 3	2" x 4" x 12' #2 & better Fir / Larch (material only) 3.00 EA	5.65	16.95	(0.00)	16.95	
15. FRM	2X4X10 3	2" x 4" x 10' #2 & better Fir / Larch (material only) 3.00 EA	4.69	14.07	(0.00)	14.07	
16. FRM	2X4X8P 44	2" x 4" x 92 5/8" pre-cut stud (for 8' wall, mat only) 44.00 EA	3.64	160.16	(0.00)	160.16	
17. FRM	SHW1/2 417	R&R Sheathing - OSB - 1/2" 417.00 SF	1.55	646.35	(0.00)	646.35	
18. FRM	4SFL 324.33	R&R Labor to frame 2" x 4" non-bearing wall - 16" oc 324.33 SF	1.25	405.41	(0.00)	405.41	
19. FRM	IJ9 143.67	R&R I-joist - 9 1/2" deep - 1 3/4" flange 143.67 LF	4.37	627.84	(0.00)	627.84	
20. FRM	DBP6 47.67	R&R Drilled bottom plate - 2" x 6" treated lumber 47.67 LF	6.61	315.10	(0.00)	315.10	
<b>Total: Main Level</b>				<b>2,225.54</b>	<b>0.00</b>	<b>2,225.54</b>	
<b>Total: SKETCH2</b>				<b>2,225.54</b>	<b>0.00</b>	<b>2,225.54</b>	

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CAT	SEL	Fence						
		CALC	DESCRIPTION	QTY	UNIT PRICE	RCV	DEPREC.	ACV
21. FEN	RAIL		R&R Wood fence rail - 2" x 4" x 8'					
	3	3.00 EA	18.79		56.37		(0.00)	56.37
22. FEN	TRWD		R&R Post - wood - 4" x 4" fence grade cedar or equal					
	13	13.00 EA	59.52		773.76		(0.00)	773.76
23. FRM	4X6X10		4" x 6" x 10' - fir/larch post - material only					
	2	2.00 EA	17.86		35.72		(0.00)	35.72
24. FRM	1X6		R&R 1" x 6" lumber (.5 BF per LF)					
	24	24.00 LF	2.89		69.36		(0.00)	69.36
25. FRM	4X4		R&R 4" x 4" square wood post (1.33 BF per LF)					
	10	10.00 LF	4.50		45.00		(0.00)	45.00
<b>Totals: Fence</b>					<b>980.21</b>		<b>0.00</b>	<b>980.21</b>
<b>Line Item Totals: JUHNKE_COLBY_FRED</b>					<b>14,473.57</b>		<b>1,747.56</b>	<b>12,726.01</b>
<b>Grand Total Areas:</b>								
360.00	SF Walls		125.00	SF Ceiling		485.00	SF Walls and Ceiling	
125.00	SF Floor		13.89	SY Flooring		45.00	LF Floor Perimeter	
0.00	SF Long Wall		0.00	SF Short Wall		45.00	LF Ceil. Perimeter	
125.00	Floor Area		140.44	Total Area		360.00	Interior Wall Area	
574.48	Exterior Wall Area		47.67	Exterior Perimeter of Walls				
1,157.70	Surface Area		11.58	Number of Squares		275.77	Total Perimeter Length	
40.00	Total Ridge Length		0.00	Total Hip Length				

Coverage	Item Total	%	ACV Total	%
Dwelling	0.00	0.00%	0.00	0.00%
Contents	0.00	0.00%	0.00	0.00%
Other Structures	13,511.57	93.35%	14,558.00	92.65%
Loss of Use	0.00	0.00%	0.00	0.00%
Excess Debris Removal	962.00	6.65%	1,154.40	7.35%
<b>Total</b>	<b>14,473.57</b>	<b>100.00%</b>	<b>15,712.40</b>	<b>100.00%</b>

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**Recap by Room****Estimate: JUHNKE\_COLBY\_FRED****Area: Roof****Area: Main Level**

Coverage: Other Structures

100.00% =

**1,909.22****13.19%****Roof1**

Coverage: Other Structures

89.72% =

**9,358.60****64.66%**

Coverage: Excess Debris Removal

10.28% =

8,396.60

962.00

**Area Subtotal: Main Level**

Coverage: Other Structures

91.46% =

**11,267.82****77.85%**

Coverage: Excess Debris Removal

8.54% =

10,305.82

962.00

**Area Subtotal: Roof**

Coverage: Other Structures

91.46% =

**11,267.82****77.85%**

Coverage: Excess Debris Removal

8.54% =

10,305.82

962.00

**Area: SKETCH2****Area: Main Level**

Coverage: Other Structures

100.00% =

**2,225.54****15.38%****Area Subtotal: Main Level**

Coverage: Other Structures

100.00% =

**2,225.54****15.38%****Area Subtotal: SKETCH2**

Coverage: Other Structures

100.00% =

**2,225.54****15.38%****Fence**

Coverage: Other Structures

100.00% =

**980.21****6.77%****Subtotal of Areas**

Coverage: Other Structures

93.35% =

**14,473.57****100.00%**

Coverage: Excess Debris Removal

6.65% =

13,511.57

962.00

**Total****14,473.57****100.00%**

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## Recap by Category with Depreciation

O&P Items			RCV	Deprec.	ACV
<b>GENERAL DEMOLITION</b>			<b>962.00</b>		<b>962.00</b>
Coverage: Excess Debris Removal	@	100.00% =	962.00		
<b>FENCING</b>			<b>830.13</b>		<b>830.13</b>
Coverage: Other Structures	@	100.00% =	830.13		
<b>FRAMING &amp; ROUGH CARPENTRY</b>			<b>6,884.94</b>	<b>310.47</b>	<b>6,574.47</b>
Coverage: Other Structures	@	100.00% =	6,884.94		
<b>ROOFING</b>			<b>5,796.50</b>	<b>1,437.09</b>	<b>4,359.41</b>
Coverage: Other Structures	@	100.00% =	5,796.50		
<b>O&amp;P Items Subtotal</b>			<b>14,473.57</b>	<b>1,747.56</b>	<b>12,726.01</b>
<b>Material Sales Tax</b>			<b>431.84</b>	<b>64.23</b>	<b>367.61</b>
Coverage: Other Structures	@	100.00% =	431.84		
<b>Overhead</b>			<b>1,490.58</b>	<b>181.19</b>	<b>1,309.39</b>
Coverage: Other Structures	@	93.55% =	1,394.38		
Coverage: Excess Debris Removal	@	6.45% =	96.20		
<b>Profit</b>			<b>1,490.58</b>	<b>181.19</b>	<b>1,309.39</b>
Coverage: Other Structures	@	93.55% =	1,394.38		
Coverage: Excess Debris Removal	@	6.45% =	96.20		
<b>Total</b>			<b>17,886.57</b>	<b>2,174.17</b>	<b>15,712.40</b>